

SPOTLIGHT

American Income Life & National Income Life • December 2003 • Volume 36 • Number 12



Season's Greetings
from **AIL & NILICO**



FROM THE DESK OF:

Roger Smith
*President & Chief
 Marketing Officer of
 American Income Life*

Season's Greetings

Over the last four years, I have extolled our accomplishments to all who would listen, and I am sure many of you have heard some of the same stories over and over again. These stories have been told for good reason though – I am proud of our achievements, and you should be too.

We have grown almost 100 percent and almost doubled our sales force over the last four years, and that has been no small undertaking.

With each passing year, we have faced challenges and lived up to the task at hand to come through with flying colors. Now, here we are at the end of another year, and here we are again, looking ahead to the challenges of a new year to come.

John Amatt, a world-renowned mountain climber and inspirational speaker, says, "Adventure isn't hanging a rope off the side of a mountain. Adventure is an attitude we must apply to the day-to-day obstacles of life – facing new challenges, seizing new opportunities, testing our resources against the unknown and in the process, discovering our own unique potential."

It has been our attitude toward seizing new opportunities, and our sheer determination which has not only put us on top, but has made uncovering this Company's unique potential a reality.

As we prepare to take on the challenge of bridging quantity and quality in 2004 – or rather preparing for a coming together of quantity and quality – let's take some time to celebrate our gains and plan our course of action for the year to come.

Happy Holidays,



Dates to Remember

Wed., Dec. 24, to Thurs., Dec. 25, 2003

The Home Office will be closed for the Christmas Holiday.



Monday, Dec. 29, 2003

All business and PR credits must be received in Waco to count for December production.

Thursday, Jan. 1, 2004

The Home Office will be closed for the New Year's Day holiday.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$430,594.38 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Six-Month Contest Trip Dates

The dates for the Six-Month Contest at **The Fairmont Kea Lani Resort** in Maui, Hawaii have been set. The dates will be Wednesday, Feb. 25 through Sunday, Feb. 29, 2004. Please make note of these dates and mark your calendars, if you are in the running for this tropical adventure.

2005 Convention Dates

The dates for the 2005 Convention at **The Fiesta Americana** in Cancun, Mexico have not been set yet. As soon as this information is made available, it will be published in the *Spotlight*. We are planning a fun and exciting trip. We are looking forward to seeing everyone there. For more information on Cancun and The Fiesta Americana, turn to Pages 12 and 13.

Do Not Call Reminder

An update to the **National Do Not Call** database has been distributed to all Agencies. Remember you must notify your SGA of a customer who does not want to be contacted by our Company. *You must also notify the Home Office through CAS, or via e-mail at aildonotcall@aillife.com or nildonotcall@nilife.com.*

Congratulations are in Order!

Michael Perkins, an Individual Producer with the Jatoft-Foti Agency, has achieved \$100,000 of in-force premium over the last 13 months.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three PR Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. *Check your production!* If there is an asterisk by your position, you could be on your way to The Bahamas! The convention will be held July 8-11, 2004.

Required Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross. Net to Gross is only used during the Producer's first eight months.

Retention:	67.0%
Net to Gross:	78%



AMERICAN INCOME LIFE

For over a half century, American Income Life Insurance Company has been meeting union families' life insurance needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

SPOTLIGHT

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Home Office
 254-761-6400

Web sites
www.aillife.com
www.nilife.com

Marketing
 CREATIVE DIRECTOR
 OF MARKETING
 Brenda Frizzell
bfrizzell@aillife.com

GRAPHIC ARTISTS
 Michael Trout
mtrout@torchmarkcorp.com
 Freddie Aguilar
evgp@aol.com

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Are You Ready for Hawaii?

Fresh Air...

Ocean Mists...

Tropical Fragrances...

It's bound to awaken your senses!

THE FAIRMONT KEA LANI/HAWAII STANDINGS

Listed below are the standings for the Six-Month Contest through November 2003.

PR Reps. in Category A: 1. Leo VanDenBussche - 18,504 cards. 2. Robin Andrade - 18,110 cards.

PR Reps. in Category B: 1. Malka Arony - 16,005 cards. 2. Laurie Onasch - 12,923 cards.

PR Reps. in Category C: 1. Cheryl Cook - 46 groups. 2. Mark Gagliardi, Donald Spohn & Jenny Williams - 37 groups.

Individual Producers:

1. Timothy Cruise	\$108,390 in Net ALP	11. Scott Remmey	\$67,424 in Net ALP
2. David Wang	\$106,595 in Net ALP	12. Ruben Soberanes	\$64,619 in Net ALP
3. Matthew Wolfanger	\$91,305 in Net ALP	13. Hurst Kopp	\$62,671 in Net ALP
4. Mary Ann Gaelic	\$89,820 in Net ALP	14. Yvonne Hernandez	\$62,290 in Net ALP
5. Karen McQuoid	\$88,825 in Net ALP	15. Alan Tahmazian	\$61,302 in Net ALP
6. Marlon Underwood	\$84,614 in Net ALP	16. Abdulrazzaq Ahmed	\$61,015 in Net ALP
7. Nadia King	\$83,631 in Net ALP	17. Daniel Potilechio	\$60,189 in Net ALP
8. Curt Snow	\$74,919 in Net ALP	18. Bret Fels	\$59,601 in Net ALP
9. Michael Nowak	\$74,185 in Net ALP	19. Russell Morris	\$59,024 in Net ALP
10. Robert Ulreich	\$72,871 in Net ALP	20. Rudi Camenzind	\$58,999 in Net ALP

SAs: 1. Mary Ann Gaelic - \$257,962 in Net ALP. 2. Jason Anderson - \$105,936 in Net ALP

General Agents:

1. Dorian Oldham	\$286,070 in Net ALP	4. Robert Dunn	\$215,961 in Net ALP
2. Elaina Bosco	\$246,494 in Net ALP	5. Kevin Leonard	\$207,649 in Net ALP
3. Stefan Reynolds	\$235,664 in Net ALP	6. Eric Tuttobene	\$195,076 in Net ALP

Master General Agents:

1. Jim Bianchi	\$650,246 in Net ALP	4. Steve Foti	\$509,599 in Net ALP
2. Erik Graham	\$621,770 in Net ALP	5. William Cook	\$484,398 in Net ALP
3. Lawrence Hauck	\$618,033 in Net ALP	6. David Iriye	\$441,165 in Net ALP

RGAs: 1. Rob Hay - \$1,432,767 in Net ALP. 2. Roger Fung - \$1,257,364 in Net ALP.

SGA Category I: 1. Durhon Oldham - 43% increase. 2. John Jatoft and Steve Foti - 25% increase.

SGA Category II: 1. Eric Giglione and David Brister - 36% increase. 2. Tom Williams - 4% increase.

SGA Category III: 1. David Zophin - 70% increase. 2. Joseph Manone - 49% increase.

SGA Category IV: 1. Steve Friedlander - 44% increase. 2. Jim Surace - 13% increase.

For more on the Fairmont Kea Lani Resort, visit www.fairmont.com and browse the Hotels and Resorts menu for Wailea, Hawaii. For more information on the Six-Month contest, go to www.aillife.com or refer to the July 2003 issue of *Spotlight*.

Promoted To Supervising Agent

William Ballou Nick Nirkowski Louisiana	Casey Dobbins Geneser-Bitman Illinois	Stefan Johannsson Rick Altig Washington	Kathleen Loughran Eric Giglione New York	John Premus Eric Giglione New York	Larry Simons Shashi Parekh South Carolina
Jason Britt Rick Altig Ontario	Rebecca Dubreuil Geneser-Bitman Illinois	Eustatheos Karagrigoriou Eric Giglione New Jersey	Isaac Maleh Eric Giglione New Jersey	Dan Rawn Rick Altig Tennessee	Jack Smith Williams-Williams Georgia
Dennis Cedeno Eric Giglione New Jersey	Harmon Frierson Eric Giglione New York	Rithya Khut Rick Altig Oregon	Jude Mancuso Nick Nirkowski Louisiana	Tina Ray-Wilks Rick Altig British Columbia	Michael Snow Rick Altig Minnesota
Susan Cheeseman Ramin Kouladji Nova Scotia	Salvatore Giacchi Eric Giglione New Jersey	Benson Kim Rick Altig Washington	Charles Martin Geneser-Bitman Illinois	Rebecca Rushnok Jim Surace Ohio	Momodou Sonko Williams-Williams Georgia
Kevin Cobb Robert Smith Oklahoma	James Grundy Ali Shahrak North Carolina	Jason Kirk Tom Williams Florida	Tiffany Meadows Rick Altig Hawaii	Deric Rutledge Ali Shahrak North Carolina	Roger Tasaka Rick Altig Hawaii
Shane Connolly Tom Williams Florida	Johnny Harrison Geneser-Geneser Missouri	Michael Lau Rick Altig British Columbia	Rodney Mori Rick Altig Hawaii	George Sargentini Tom Williams Florida	Susan Taschner Shashi Parekh South Carolina
Cherie Cooper Rick Altig British Columbia	Joseph Henderson Rick Altig Tennessee	Jillian Lawrie Rick Altig Quebec	Kenny Murray Rick Altig Montana	Bhuwan Sawhney Rick Altig British Columbia	Kevin Whynot Ramin Kouladji Nova Scotia
Pierre Daoust Bill Jennings Colorado	Eddie Hill Mark Hancock Indiana	Kiwon Lee Eric Giglione New Jersey	Duong Nguyen Eric Giglione New Jersey	Gavin Scott Rick Altig British Columbia	Lorna Williams Eric Giglione New Jersey
Concelor Davis Scott Smith Illinois	Matthew Ho Rick Altig British Columbia	Bertrand Lelievre Rick Altig Ontario	Clint Ogasawara Rick Altig Hawaii	Steven Shapteban Eric Giglione New Jersey	Jenny Yenser Geneser-Geneser Kansas
Clair Divert Geneser-Bitman Illinois	Donna House Williams-Williams Georgia	Kimmy Lewis Marc Zipper Florida	Pablo Pirela Scott Smith Illinois	John Shearer Eric Giglione Delaware	

Promoted To General Agent

Roger Beaulieu Giglione-Brister Massachusetts	Carlos Espinel Marc Zipper Florida	Shannan Lane Nick Nirkowski Louisiana	Edward Neequaye Geneser-Bitman Illinois	Kashif Tufail Geneser-Geneser Missouri
Jerome Cardwell Shashi Parekh South Carolina	Christian Fuhrer Ali Shahrak North Carolina	Joseph Laro Giglione-Brister Massachusetts	Napoleon Russell Williams-Williams Georgia	Ryan Welch Steve Surace Ohio
Steven Dichiaro Bill Jennings Colorado	Allan Gilbert Scott Smith Illinois	Michael Lavergne Eric Neal Texas	Douglas Skapyak Joseph Manone Wisconsin	James Whittington Steve Greer Texas
Pamela Drury Vic Hancock Kentucky	Elias Kurban Giglione-Brister Massachusetts	Ramin Maghsoud Vlad Basov Texas	David Thomas Darlson Oldham New York	

Promoted To Master General Agent

Calin Baban Ronald VanWoessik Texas	Ben Carbonette Rick Altig Ontario	Daryl Jones Steve Greer Texas	Jerald Muhammad Vic Hancock Indiana	Cristina Simao Giglione-Brister Rhode Island
Susan Bergh Eric Giglione New Jersey	Rebecca Francis Jim Surace Ohio	Nadia King Altig-Orlovic California	Elisa Nelson Williams-Williams Georgia	Navarro Simmons Geneser-Geneser Missouri
Mark Bleier Gary Bleier Wisconsin	Dmitriy Goncharuk Ronald VanWoessik Texas	Hurst Kopp Nick Nirkowski Texas	Clay-Nghia Nguyen Ronald VanWoessik Texas	Curt Snow Jatof-Foti California
John Burnett Vlad Basov Texas	Harpreet Gujral Rick Altig British Columbia	Ryan Mansueto Eric Neal Texas	John Odorzynski John Akers Iowa	Steven Strong Williams-Zipper Florida

INDIVIDUAL PRODUCERS



1. Nadia King
Santa Rosa, CA



2. Carla Miller
Omaha, NE



3. Karen McQuoid
Auckland, NZ



4. Matthew Hogan
Harrisburg, PA



5. Rob Kohrmann
St. Louis, MO



6. Michael Stewart
St. Louis, MO



7. David Wang
Woodridge, IL



8. Teresa Carlton
Kansas City, MO



9. Timothy Cruise
Woodridge, IL



10. William Hathorne
Woodridge, IL

INDIVIDUAL PRODUCERS

All Time Record to Beat

Month: \$51,235 Net ALP Marlon Underwood

November Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Nadia King	\$28,114	81		Nadia King	Altig-Orlovic
2. Carla Miller	20,741		69.8	Carla Miller	John Akers
3. Karen McQuoid	19,880		77.0	Lawrence Hauck	Steve Friedlander
4. Matthew Hogan	18,541	96		Frederick Hadayia	Durhon Oldham
5. Rob Kohrmann	17,703	96		Terry Sullivan	Geneser-Geneser
6. Michael Stewart	17,358	100		Terry Sullivan	Geneser-Geneser
7. David Wang	16,897		83.0	David Wang	Scott Smith
8. Teressa Carlton	15,824	96		Scott Sonnenberg	Geneser-Geneser
9. Timothy Cruise	15,607		78.3	Steven Jakubczak	Scott Smith
10. William Hathorne	15,395	89		Eric Nichols	Scott Smith
11. Mary Ann Gaelic	15,372		75.	Lawrence Hauck	Steve Friedlander
12. Hurst Kopp	15,179	96		Hurst Kopp	Nick Nitkowski
13. Brian Traboulay	15,117		100.0	Brian Traboulay	Rick Altig
14. Donald McMillan	15,045	100		Bill Hayer	Rick Altig
15. Ramona Cruz	14,876	88		Terry Sullivan	Geneser-Geneser
16. Pablo Pirela	14,420	100		Denise Gilbert	Scott Smith
17. Scott Remmey	14,324		77.4	Jeffrey Dinocento	Eric Giglione
18. Edward Johnson	14,184	98		James Dattilo	Marc Zipper
19. Eric Renteria	13,573	98		Joshua Goodman	Bill Jennings
20. Rudi Camenzind	13,411		89.1	Erik Graham	David Cohen

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. David Wang	\$231,754		83.0	David Wang	Scott Smith
* 2. Timothy Cruise	214,958		78.3	Steven Jakubczak	Scott Smith
* 3. Marlon Underwood	182,878		67.2	Marlon Underwood	Scott Smith
* 4. Matthew Wolfanger	176,232		86.7	Paul Rumbuc	Durhon Oldham
* 5. Curt Snow	166,017		76.6	Curt Snow	Jatoft-Foti
* 6. Karen McQuoid	157,078		77.0	Lawrence Hauck	Steve Friedlander
* 7. Mary Ann Gaelic	156,859		75.5	Lawrence Hauck	Steve Friedlander
* 8. Michael Nowak	148,850		68.4	Jim Bianchi	Durhon Oldham
* 9. Ruben Soberanes	141,381		75.1	Doreen Ryan-Foti	Jatoft-Foti
* 10. Robert Ulreich	139,876		88.4	Roger Johnson	Jatoft-Foti
11. Russell Morris	137,394		90.6		Marc Zipper
12. Abdulrazzaq Ahmed	137,083		72.8	Zulfikar Bhukera	Scott Smith
13. Nadia King	136,956	81		Nadia King	Altig-Orlovic
14. Scott Remmey	130,131		77.4	Jeffrey Dinocento	Eric Giglione
15. Yvonne Hernandez	127,179		79.9	David Iriye	David Cohen
16. Jennifer Baron	124,768		70.2	William Cook	Tom Williams
17. Jinzhou Zhao	124,019		88.9	Rob Hay	Rick Altig
18. Rudi Camenzind	122,507		89.1	Erik Graham	David Cohen
19. Lance Brown	119,386		75.0	Kathy Mann	David Cohen
20. Allan Gilbert	118,791		70.6	Denise Gilbert	Scott Smith

▲ Percentage of Net to Gross

CONTRIBUTIONS

MONETARY DONATIONS

American Income & National Income

- Contributed \$2,500 to the American Federation of School Administrators for their *Langston and the 21st Century* program.
- Gave \$10,000 to the United Food & Commercial Workers' (UFCW) Strike Hardship Fund to help more than 85,000 members on strike in six states due to major grocery store chains cutting back on health benefits and wages (see the letter below).
- Contributed \$500 to CUPE Local 4326.

Jatoft-Foti Agency

- Contributed \$250 to the Joint Council of Teamsters.
- Donated \$600 to the Operating Engineers Local 3 scholarship fund.
- Gave \$500 to the Sprinkler Fitters & Apprentices Local 483 for their golf tournament.

- Donated \$2,500 to the San Francisco Labor Council.
- Contributed \$492 to the UFCW Local 1428 Strike Hardship Fund.
- Donated \$70 to the Teamsters Local 439 for their annual Christmas dinner.
- Gave \$100 to the IAMAW Local Lodge 653 for their 100th anniversary celebration.
- Donated \$100 to the Contra Costa Deputy Sheriffs' Association for their Christmas dinner.

Jim Surace Agency

- Contributed \$75 to IBT Local 407.

Total \$17,687.00

OTHER DONATIONS

Vlad Basov Agency

- Contributed to the Waco Central Labor Council's annual Christmas party.

CORRESPONDENCE

UFCW Working Women's Department

Dear American Income:
Thanks so much for helping get the word out about Wal-Mart and for supporting the UFCW's picket lines. As you know, this strike could determine the direction for employer-provided health care benefits for all working families, not just UFCW members. Your Company's efforts are very much appreciated.

In solidarity,
Susan L. Phillips

International Vice President
Director, Working Women's Department

AFSCME

Dear American Income:
I am in receipt of your correspondence in response to my request for a contribution to the UDC David A. Clarke School of Law. I wish to extend my sincere thanks to you for your consideration and generous contribution to aid in the program's effort to provide legal assistance to residents infected with HIV/AIDS.

Sincerely,
William Lucy

International Secretary-Treasurer

LABOR ADVISORY BOARD

Welcome to the Board



INTRODUCING:

Newton Jones

International President of the Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers

Newton Jones, International President of the International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers (IBB), has been unanimously selected to American Income's Labor Advisory Board. Mr. Jones brings more than 30 years of experience and a two-generation union family background to this premier advisory board.

The IBB, commonly referred to as the Boilermakers Union, is a diverse union representing over 100,000 U.S. and Canadian workers in construction, repair, maintenance, manufacturing, professional emergency medical services, and related industries.

Mr. Jones followed the tradition of his father, grandfather, two uncles, and two great-uncles by becoming a field construction boilermakers in 1971. In 1981, after ten years of studying between union jobs, he began working as an organizer for the IBB which began his illustrious career.

Mr. Jones was the principal architect on the Boilermakers' Fight Back organizing strategy and became the editor of the updated *Boilermaker Reporter* before he was elected as vice president of the Southeast section in 1994. During his tenure as vice president, Mr. Jones negotiated one of the largest wage and benefits package increases in the Southeast.

Jones succeeded his father, Charles W. Jones, as president this past July.

American Income and National Income are looking forward to a long and continued relationship with Mr. Jones and the IBB. It is through the guidance and recommendations of members such as Newton Jones that our Company is able to offer assistance to the millions of working families in this country and Canada.

Congratulations!

LABOR ADVISORY BOARD MEMBERS

Paul Almeida, President Dept. for Prof. Employees	Patricia Friend, President AFA/CWA	Leon Lynch, Vice President USWA	Edward C. Sullivan, President BCT Department
Stuart Appelbaum, President RWD Union/UFCW	Larry Gregoire, President Int'l CWUC/UFCW	Martin Maddaloni, Gen. Pres. UAJAPPEI	Michael Sullivan, Gen. Pres. SMWA
Baxter Atkinson, President AFSA	James Grogan, Jr., Gen. Pres. AWIU	Hon. Ray Marshall Former US Secretary of Labor	John Sweeney, President AFL-CIO
Ronald Ault, President Metal Trades Department	Don Hahs, Int'l President BLE	Warren Mart, Gen. Sec.-Treas. IAM	George Tedeschi, President GCIU
Morton Bahr, President CWA	Sonny Hall, President TWUA	Terry O'Sullivan, President LIUNA	Richard Trumka, Sec.-Treas. AFL-CIO
Dave Barrett, Former Premier Province of British Columbia	James Hoffa, General President Int'l Brotherhood of Teamsters	Oscar Owens, Sec.-Treasurer Amalgamated Transit Union	Tim Tuttle, President AFGWU
Theodore Bikel, President AAAA	Joseph Hunt, General President Int'l Assoc. of BSORIW	Jules Pagano, Exec. Director AIL Labor Advisory Board	Gene Upshaw, President FPA
William Burrus, President APWU	Frank Hurt, Int'l President BCTGM	W. "Dan" Pickett, President BRS	Hugh Walsh, Asst. Exec. Dir. AIL Labor Advisory Board
Sam Cabral, President Int'l Union of Police Assoc.	Gloria Johnson, President CLUW	Clyde Rivers, Assoc. President CSEA	Donald Wightman, President UWUA
Doug Dority, President UFCW	Newton Jones, Int'l President IBB	Cecil Roberts, President UMWA	James Williams, Gen. President IUPAT
John Dougherty, President OPCM Int'l Association	Gregory Junemann, Int'l Pres. IFPTE	Milton Rosado, President LCLAA	Boyd Young, President PACE Int'l Union
Gerald Feder, LAB Secretary Feder and Associates	George Kourpias, President ARA, AFL-CIO	Michael Sacco, President SIU	William Young, President NALC
Edward Fire, President Emeritas IUE/CWA	Thomas F. Lee, President AFM of the U.S. and Canada	Robert Scardelletti, Int'l Pres. TCIU	Hon. Speaker Jim Wright, Honorary Member of LAB
M.A. "Mac" Fleming, President Brotherhood of MWE	William Lucy, Sec.-Treasurer AFSCME	Harold Schaitberger, President IAFF	

SUPERVISING AGENTS



1. Jean-Marc Louis
Great Neck, NY



2. Mary Ann Gaelic
Auckland, NZ



3. Mike DeFazio
Santa Rosa, CA

All Time Record to Beat
Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat
Month: \$50,606 Net ALP Chad Roehrs

November Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Jean-Marc Louis	\$29,707	\$36,587	93		5	Theodore Pappas	Eric Giglione
2. Mary Ann Gaelic	29,396	44,768		76.6	5	Lawrence Hauck	Steve Friedlander
3. Mike DeFazio	20,056	29,166	83		2	Todd Kubes	Altig-Orlovic
4. Michael Bedard	18,852	21,641	94		2	Linda Amante	Rick Altig
5. Guy Grondeaux	18,567	22,396	96		5	Rajeev Arora	Rick Altig

All Time Record to Beat
MTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat
YTD: \$237,992 Net ALP Vladimir Opra

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Mary Ann Gaelic	\$233,409	\$393,003		76.6	5	Lawrence Hauck	Steve Friedlander
2. Jason Anderson	101,043	151,275		80.9	4	David Iriye	David Cohen
3. Jean-Marc Louis	77,214	104,354	93		5	Theodore Pappas	Eric Giglione
4. Ronald Browning	68,655	123,102	82		2	William Cook	Tom Williams
5. Keron Sears	59,067	79,145	83		4	David Hausman	Eric Giglione

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

GENERAL AGENTS



1. Dorian Oldham
Rochester, NY



2. Stefan Reynolds
Auckland, NZ



3. Robert Dunn
Columbus, OH



4. Kyle Kozel
Kansas City, MO



5. Gregory Siard
Rochester, NY

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

November Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	MGA	SGA
1. Dorian Oldham	\$80,728	\$93,832		67.0	14	Jim Bianchi	Durhon Oldham
2. Stefan Reynolds	39,583	46,173		75.8	6	Lawrence Hauck	Steve Friedlander
3. Robert Dunn	31,922	40,977	86		9	Keith Zabrocki	Marc Morton
4. Kyle Kozel	30,609	43,672	89	78.7	5	Scott Sonnenberg	Geneser-Geneser
5. Gregory Siard	27,236	35,477	92		5	Jim Bianchi	Durhon Oldham
6. Elaina Bosco	27,224	32,401		69.9	10	William Cook	Tom Williams
7. Rodney Husmann	25,106	26,011		76.6	11	Erik Graham	David Cohen
8. William Harris	22,913	23,523	93		8	Philip Wiley	Ali Shahrak
9. Eric Tuttobene	22,727	35,026		77.7	6	Paul Rumbuc	Durhon Oldham
10. Matthew Wolfanger	18,087	30,847		84.8	5	Paul Rumbuc	Durhon Oldham

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	MGA	SGA
* 1. Elaina Bosco	\$324,422	\$403,386		69.9	10	William Cook	Tom Williams
* 2. Dorian Oldham	310,129	357,035		67.0	14	Jim Bianchi	Durhon Oldham
* 3. Robert Morrison	284,627	285,264		70.3	8	Lewis Prochnau	Rick Altig
* 4. Stefan Reynolds	260,096	342,018		72.2	6	Lawrence Hauck	Steve Friedlander
* 5. Kevin Leonard	258,371	401,478		73.5	5	Marlon Underwood	Scott Smith
6. Eric Tuttobene	252,705	359,813		77.7	6	Paul Rumbuc	Durhon Oldham
7. Robert Dunn	232,609	300,445	86		9	Keith Zabrocki	Marc Morton
8. Rodney Husmann	194,031	234,328		76.6	11	Erik Graham	David Cohen
9. Maurice Davies	191,377	281,308		69.4	2	Roger Geering	Steve Friedlander
10. Jason Lausar	188,627	233,881		69.6	6		Marc Zipper

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

IT'S TIME TO BRUSH-UP ON YOUR SPANISH

American Income and National Income are off to Cancun and *The Fiesta Americana* in the heart of Mexico – so now is the time to brush up on your Spanish.

**EL SOL
OLÉ CERVEZA
LA PLAYA**

Cancun is a young city fully flavored with a contemporary feel. However, this diamond in the rough is speckled with old-world appeal. This is a city that surpasses all expectations one may generally have of a vacation destination. The heavy upbeat feel comes from its impressive infrastructure and its nostalgic charm is generated by its geographic location – near the sea, but outlined by colonial towns.

Cancun offers fine white sand beaches that stretches across the perimeter of the beautiful Caribbean Sea. Sunset and sunrise in this fabulous venue are like no other in the world. Sunset gives way to starry skies and, if you're lucky, a radiant full moon which disappears behind the deep blue of the sea as the sun rises.

If this isn't enough for you to get out your Spanish-English dictionaries, then take a look at American Income and National Income's resort of choice.

With Cancun as a backdrop, *The Fiesta Americana* brings a touch of traditional hospitality to business and pleasure travelers alike. This world-renowned resort combines true native architectural lines with a contemporary flair. *The Fiesta Americana* is best known for its attention to detail and its dedication to service, characteristic of the world's best hotels. This resort does not lack in Mexican ambience or casual luxury, offering a wide-range of services demanded by various traveling lifestyles.

Don't miss out on this fantastic opportunity to experience the quiet, cheerful hospitality for which the Spanish are known. To find out more about how you can enjoy this remarkable experience, explore the facing-page with the 2005 convention qualifications.

For more information on *The Fiesta Americana*, log onto fiestaamericana.com.

YOUR TICKET TO CANCUN 2005 CONVENTION QUALIFICATIONS

Producers

Producers at the 50 and 52.5 percent level must write \$84,000 of Net ALP as of the Dec. 31, 2004 AP&P report. Producers at the 57.5 and 62.5 percent level must write \$90,000 of Net ALP as of the Dec. 31, 2004 AP&P report. Producers must also meet Net to Gross and Retention requirements. See the requirements outlined below.

For Producers at the 50 or 52.5 percent level contracted less than one year, Net ALP will be prorated based on number of months contracted after the sixth month. See the chart below for details.

Contract Period:	Hire Date	Production Requirement
>7 mos.	After 5/31/04	\$42,000
7 mos.	5/04	\$49,000
8 mos.	4/04	\$56,000
9 mos.	3/04	\$63,000
10 mos.	2/04	\$70,000
11 mos.	1/04	\$77,000

Supervising Agents

Supervising Agents must write \$84,000 of personal Net ALP as of the Dec. 31, 2004 AP&P report. SAs must also meet Net to Gross and Retention requirements. See the requirements outlined below.

General Agents

General Agents must write \$90,000 of personal Net ALP or \$140,000 of First Year Agent Net ALP and have at least two active First Year Agents as of Dec. 31, 2004. GAs must also meet Net to Gross and Retention requirements. See the requirements outlined below.

Master General Agents

Master General Agents must write \$280,000 of First Year Agent Net ALP and have at least four active First Year Agents as of Dec. 31, 2004. MGAs must also meet Net to Gross and Retention requirements. See the requirements outlined below. *MGAs cannot qualify for convention on personal production, they must qualify by First Year Agent production requirements.*

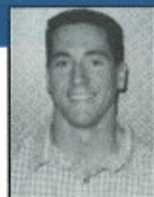
State General Agents

State General Agents must meet year to date minimum standard requirements by Dec. 31, 2004. SGAs must also meet Net to Gross and Retention requirements. See the requirements outlined below. Only qualifying SGAs will be invited to attend the convention. SGAs cannot qualify for convention on personal production.

Net to Gross and Retention Requirements (Using the Dec. 31, 2004 AP&P report):

The Net to Gross and Retention rates as shown on the qualifier's December 2004 AP&P report will be used in determining qualification. Year-To-Date award winners must also have 78 percent Net to Gross or a 67 percent Retention rate to be eligible for recognition.

Through the eighth month, contracted as of 5/1/04 or after	78% Net to Gross
Nine or more months, contracted as of 4/30/04 or before	67% Retention



1. Jim Bianchi
Rochester, NY



2. Lawrence Hauck
Auckland, NZ



3. Paul Rumbuc
Rochester, NY



4. Terry Sullivan
St. Louis, MO



5. Kevin Surles
Middleton, CT

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

November Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Jim Bianchi	\$154,695	\$185,823		73.9	32	Durhon Oldham
2. Lawrence Hauck	83,255	115,198		74.7	11	Steve Friedlander
3. Paul Rumbuc	82,382	152,000		76.5	5	Durhon Oldham
4. Terry Sullivan	65,429	69,849	89		6	Geneser-Geneser
5. Kevin Surles	61,078	67,488	89		12	David Zophin
6. Theodore Pappas	60,971	60,390		72.9	11	Eric Giglione
7. Keith Zabrocki	53,532	69,094		75.9	14	Marc Morton
8. Erik Graham	51,346	104,621		78.4	21	David Cohen
9. Chad Deley	51,016	68,592	87		8	Rick Altig
10. William Cook	50,317	73,428		68.9	19	Tom Williams

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,127,959 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$1,109,386	\$1,975,034		76.5	5	Durhon Oldham
* 2. Lawrence Hauck	958,270	1,099,142		74.7	11	Steve Friedlander
* 3. Steven Greer	851,739	1,069,948		75.7		Durhon Oldham
* 4. Jim Bianchi	845,395	993,714		73.9	32	Durhon Oldham
* 5. David Iriye	711,427	873,642		72.1	16	David Cohen
6. William Cook	574,191	871,954		68.9	19	Tom Williams
7. Steve Foti	568,215	1,023,116		70.3	13	Jatof-Foti
8. Marlon Underwood	542,969	911,414		67.1	21	Scott Smith
9. Erik Graham	540,760	1,096,649		78.4	9	David Cohen
10. Bill Hayer	409,917	440,378		68.2	7	Rick Altig

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Karen McQuoid	Steve Friedlander	\$3,777.37
David Wang	Scott Smith	\$3,379.52
Nadia King	Altig-Orlovic	\$3,373.71
Carla Miller	John Akers	\$3,318.68
Brian Traboulay	Rick Altig	\$3,023.42
Timothy Cruise	Scott Smith	\$2,965.48
Scott Remmey	Eric Giglione	\$2,721.68
Rudi Camenzind	David Cohen	\$2,682.23
Jin Zhou Zhao	Rick Altig	\$2,614.69
Mary Ann Gaelic	Steve Friedlander	\$2,613.26

Total Retention Bonus Paid: \$308,306.54 295 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Jim Bianchi	Durhon Oldham	\$9,417.06
Terry Sullivan	Geneser-Geneser	\$6,418.82
Lawrence Hauck	Steve Friedlander	\$5,172.18
Gregory Partee	Vic Hancock	\$4,208.53
Theodore Pappas	Eric Giglione	\$3,521.35
Dustin Raaum	Rick Altig	\$3,094.54
Paul Rumbuc	Durhon Oldham	\$3,014.56
Kevin Surles	David Zophin	\$2,884.07
Fred Hadayia	Durhon Oldham	\$2,875.24
Erik Graham	David Cohen	\$2,862.87

Total Leadership Bonus Paid: \$86,724.93 58 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Al Wall	Joshua Chalom	\$2,701.30
Malka Arony	David Cohen	\$2,004.48
Robin Andrade	Giglione-Brister	\$1,943.10
Cheyl Cook	Durhon Oldham	\$1,814.52
Rona Pileggi Spano	Scott Smith	\$1,603.62
Frances Christie	Rick Altig	\$1,473.21
Leo VanDenBusschi	Rick Altig	\$1,462.25
Joseph Galusha	Durhon Oldham	\$1,249.90
Brenda Swecker	Chris La Fond	\$1,202.56
Laurie Onasch	Joseph Manone	\$1,141.81

Total PR Bonus Paid: \$35,562.91 52 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

What You Should Know About Advertising

What is considered advertising?

The National Association of Insurance Commissioners (NAIC), an organization of insurance regulators, defines advertising as material designed to create public interest in life insurance or annuities or in an insurer, or in an insurance producer; or to induce the public to purchase, increase, modify, reinstate, borrow on, surrender, replace or retain a policy.



Are you familiar with advertising regulations?

Virtually all state insurance departments have regulations concerning advertising, and most require that advertising be reviewed and approved by a company's Home Office.

Are you familiar with American Income's advertising regulations?

American Income and National Income policy requires all materials that an Agency may be using, when dealing with prospects or policyholders, if not provided by the Home Office, be submitted for approval.

All lead letters must be approved prior to mailing. Be sure lead letters clearly state AD&D coverage is provided through American Income Life Insurance Company or National Income Life Insurance Company. The full company name should be used, not just a shortened version. Also, lead letters should state, "An American Income (or National Income) representative will be calling to set up an appointment to deliver the benefits and explain other insurance coverage available to them."

In addition to lead letters, any forms, presentations, phone scripts, or letters used with a policyholder regarding American Income or National Income, should be sent to Home Office for review. This is not a mandate to use specific forms or scripts, but the Home Office does want to review what is being used when representing the Company prior to use. Once a review is complete, notification will be sent to confirm the status of the advertising.

What are some other things to consider?

Did you know, most states require that if any benefit is mentioned in a brochure or flyer, all limitations must also be detailed? And, did you know, if you refer to a recommendation by any commercial rating system, i.e., our *A.M. Best* rating, a clear indication of the purpose of the recommendation and the limitations of the scope and extent of the recommendation must be included as well?

Where do I send my materials to be approved?

Advertising material requiring Home Office approval should be mailed to:

American Income Life Insurance Company
Attn: Debbie Gamble
1200 Wooded Acres Drive
Waco, TX 76710

Or e-mailed to:

dgamble@aillife.com

Best's
Rating
Report



Indianapolis, Indiana



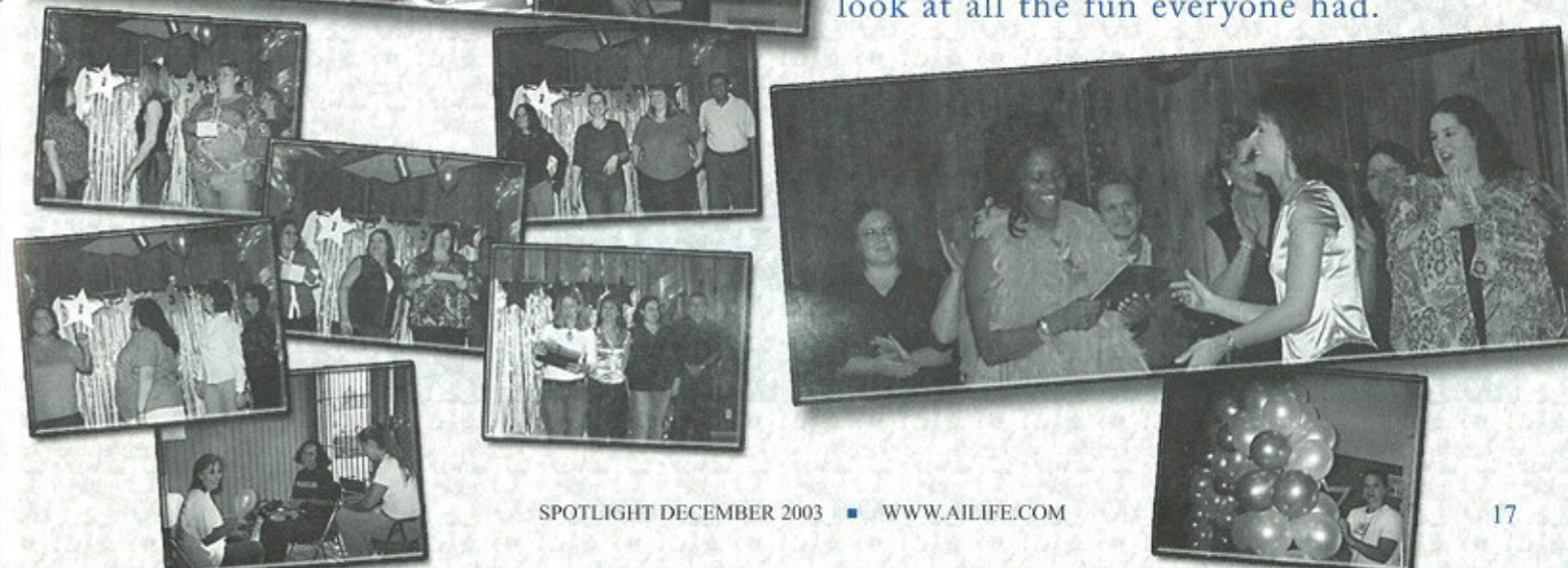
Appreciating All the Hard Work You Do The Employee Appreciation Dinner



A company is only as successful as the people who are committed to its success. We are fortunate to have a committed team at American Income and National Income, and we know success is measured in many ways. We feel our success comes from the people we have who are doing an increasingly outstanding job.



An Employee Appreciation dinner was recently held to show just how much the Home Office staff is appreciated. Take a look at all the fun everyone had.



STATE GENERAL AGENTS



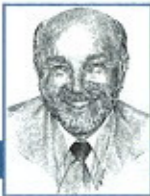
Durhon Oldham

Category I	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Durhon Oldham	\$357,012	\$164,400	217	\$482,203		76.3	\$3,080,505	\$1,326,000	232	\$4,400,480
Rick Altig	861,728	596,400	144	1,324,856		68.5	10,202,882	6,560,400	156	16,107,728
Jatoft-Foti	168,064	164,400	102	285,987		70.5	1,759,638	1,855,200		3,209,096



Tom Williams

Category II	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Tom Williams	\$91,061	\$84,000	108	\$137,674		67.5	\$1,100,402	\$924,000	119	\$2,070,314



Joseph Manone

Category III	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Joseph Manone	\$87,928	\$68,400	129	\$162,312		75.6	\$838,400	\$752,400	111	\$1,776,413
Marc Morton	76,360	68,400	112	130,868		71.7	924,570	752,400	123	1,490,640
David Zophin	92,865	84,000	111	112,840		77.7	760,342	768,000		1,048,131

STATE GENERAL AGENTS



Steve Friedlander

Category IV	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Steve Friedlander	\$94,874	\$56,400	168	\$147,716		73.9	\$1,348,723	\$620,400	217	\$1,764,807



Ron VanWoesik

Category VI	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Ron VanWoesik	\$20,976	\$14,400	146	\$43,431	100		\$20,976	\$14,400	146	\$43,431

Expanding Your Chance at Opportunity Unlimited



FROM THE DESK OF:

Mike Burns

Vice President of
Worksite Marketing

"We are excited, and hope you will be too at this new highly developed market strategy."

Starting Jan. 1, 2004, American Income and National Income will be promoting the new Worksite Marketing Division for the purpose of expanding our market penetration nationwide.

Worksite Marketing will provide our field force with an excellent opportunity to expand into a new market. This new market is already widely known throughout the industry as the market of the future. However, let me tell you why.

The Method Behind the Madness

In the past eight years, sales of payroll deduction products – insurance purchases by employees at work – have enjoyed double-digit sales increases, while overall insurance sales have remained constant. The payroll deduction market focuses primarily on businesses with 10 to 250 employees and accounts for almost 90 percent of all employers in the United States. This is a market that LIMRA International, an independent life insurance market research organization, says has only a 40 percent penetration and remains virtually untapped.

Tapping the Market

At the Home Office, we have spent the last 10 months putting together products, presentation materials, training guides, and a system which will help you tap into the Worksite Market and reap its rewards. It is important to note though, Worksite Marketing isn't for everybody. It is a business market that requires market and product

knowledge. Success in this market is based on service and professionalism to the client, not how much a Producer can sell, but rest assured, the opportunity is there.

The Worksite Marketing Advantage

American Income's Worksite Marketing products offer a tax savings opportunity for employers and employees which exists in this market through a government program called *Section 125*, better known as a *Cafeteria Plan*. This program allows a Producer to offer an employer, under the right conditions, the opportunity to set up a *Cafeteria Plan*, thereby saving the employer money while offering employees the opportunity to take home more pay or purchase an array of voluntary products through American Income or National Income. The advantage not only benefits the employees, the employers, but the Producer as well. Producers in this market enjoy a better than average persistency and a closing rate of about 70 percent!

Getting the Message Out

Soon you will have the opportunity to find out about this market through your SGA. You will be introduced to the Worksite Market advantage through professional training and help so you can, if you choose, open another avenue of sales success. You and your Agency have the opportunity to get involved in a venture that is likely to take your success to the next level. In fact, by entering this market you may even have a tremendous advantage over most everyone in the sales and marketing profession. This is a pioneering opportunity that you will not want to pass up.

American Income is known for its dedication to **opportunity unlimited**. That is why we are excited and hope you will be too at this new highly developed market strategy. I am honored to have the chance to build the Worksite Market at American Income and National Income into a major part of our future operations.

Planning for the Future

2005 Public Relations Convention Qualifications

It's that time of year again. Every year at this time, many of us sit back and reflect on our past performance. We also contemplate on how we can improve for the future. Well now is your chance to plan and set your goals for 2004. Below are the PR qualifications that will help you set your achievements for the year to come and prepare for a Cancun getaway.

Public Relations Representatives

Public Relations Representatives must obtain 17,000 cards, or 75 endorsed groups* (REWs, NEWs, ORIs – IGs, PGs, TGs). All ORIs (group credits – not cards) will count as double credit.

A Representative can qualify under only one method, i.e., they do not get a double qualification by signing 75 Groups and acquiring 17,000 lead credits.

* For a group to count toward qualification, the group must have a 50 member minimum and a three percent return with a minimum of 10 cards.

Public Relations Managers

Public Relations Managers must obtain 52,000 Cards and have at least two active Public Relations Representatives coded under them as of Dec. 31, 2004.

For more information on Cancun and *The Fiesta Americana*, turn to Pages 12 and 13.

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Cheryl Cook
Harrisburg, PA



Joseph Galusha
Rochester, NY

Category B:



Malka Arony
Phoenix, AZ

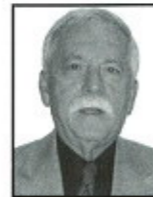


Laurie Onasch
Menomonee Falls, WI

Category C:



Cheryl Cook
Harrisburg, PA



Joseph Ward
Swansea, IL

November Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	24,569	Rick Altig
2. Brenda DiSomma	8,685	Eric Giglione
3. Malka Arony	4,993	Steve Hartman

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. Cheryl Cook	6,060	Durhon Oldham
2. Joseph Galusha	4,851	Durhon Oldham
3. Al Wall	4,240	Joshua Chalom
4. Leo VanDenBussche	4,087	Rick Altig
5. Frances Christie	3,912	Rick Altig

Category B	No. Cards	SGA
1. Malka Arony	3,051	Steve Hartman
2. Laurie Onasch	2,936	Manone & Altig
3. Brenda Swecker	1,674	Chris La Fond
4. Catherine Briggie	1,666	Steve Hartman
5. Randy Stockley	1,462	Altig-Martyn

All Time PR Group Production Record

Month:

Category C	Groups	SGA
1. Cheryl Cook	13	Durhon Oldham
2. Joseph Ward	11	Geneser-Bitman
3. William Slocum	10	Steve Surace
4. Brenda Swecker	9	Chris La Fond
5. Mark Gagliardi	8	Jatoft-Foti
5. Sandra Johnson	8	Gary Bleier
5. Shannon Walker	8	Rick Altig

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	229,827	Rick Altig
*2. Brenda DiSomma	65,396	Eric Giglione
3. Charles Hill	47,593	Jatoft-Foti

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
*1. Rona Pileggi Spano	44,552	Scott Smith
*2. Al Wall	33,743	Joshua Chalom
*3. Robin Andrade	28,103	Giglione-Brister
4. Joseph Galusha	26,753	Durhon Oldham
5. Leo VanDenBussche	26,045	Rick Altig

Category B	No. Cards	SGA
*1. Malka Arony	26,831	Steve Hartman
*2. Laurie Onasch	25,541	Manone & Altig
*3. Brenda Swecker	18,830	Chris La Fond
4. Irene Rurycz	16,330	Jim Surace
5. John Wilkinson	16,278	Geneser-Bitman

All Time PR Group Production Record

YTD:

Category C	Groups	SGA
*1. Cheryl Cook	81	Durhon Oldham
*1. Donald Spohn	81	Marc Morton
*2. Becky Cutler	74	Bill Jennings
3. Richard Case	73	Jim Surace
4. Jenny Williams	72	Rick Altig
4. Kenneth Altizer	72	Marc Morton

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*

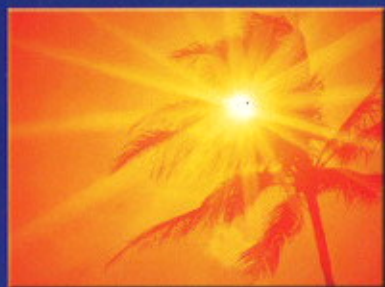
Hawaii

THE FAIRMONT
**KEA LANI
RESORT**

Your Tropical Checklist



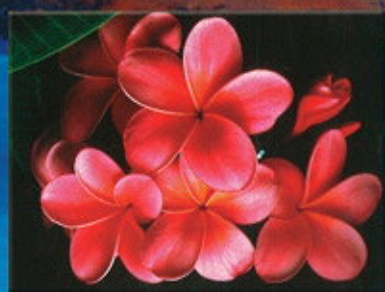
**BREATH-TAKING
SCENERY**



**BRILLIANT
SUNSHINE**



**BEAUTIFUL
BEACHES**



**BOTANICAL
TREASURES**



**SNOWED-IN
VISTAS**



Another Great



ALL Destination
NILECO

FEBRUARY
2004

Qualifiers

Al Wall	\$2,701.30
Malka Arony	\$2,004.48
Robin Andrade	\$1,943.10
Cheryl Cook	\$1,814.52
Rona Pileggi Spano	\$1,603.62
Frances Christie	\$1,473.21
Leo VanDenBussche	\$1,462.25
Joseph Galusha	\$1,249.90
Brenda Swecker	\$1,202.56
Laurie Onasch	\$1,141.81
Mark Gagliardi	\$1,137.58
Matt Cutler	\$1,007.44
Susan Gilbert	\$972.30
Vivian Dwyer	\$948.08
Catherine Briggie	\$926.52
Jennifer Opra	\$899.95
David Blaisdell	\$863.80
Becky Cutler	\$741.14
Richard Meshulam	\$627.12
Casandra Robinson	\$545.50
William Sauers	\$541.25
Jenny Williams	\$540.10
Joseph Ward	\$528.80
Leonard Furer	\$504.05
Charles Hill	\$486.17
Irene Rurycz	\$476.41
Parminder Sihota	\$453.55
Erin McKee	\$430.57
Anne Bowyer	\$405.60
Brenda DiSomma	\$380.21
Sandra Johnson	\$374.62
Richard Case	\$336.46
Shannon Walker	\$329.54
Jacqueline deVooght	\$318.91
Erica Dalager	\$304.92
Susan Kelleher	\$300.50
Pater Nielsen	\$300.40
Gabriela Bertoni	\$263.61
Mario Soljan	\$252.27
Gabriella Klett	\$251.19
Ayanna Prendergast	\$250.74
George Farenthold	\$242.24
Robin Denham	\$225.90
Suzanne Powers	\$225.18
Donald Spohn	\$219.24
William Gibson	\$211.23
William Slocum	\$201.42
Cynthia Lebrun-Yaffe	\$198.18
Kenneth Allizer	\$188.28
Timothy Farr	\$186.03
John Wilkinson	\$185.67
Robert Dailey	\$183.41

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

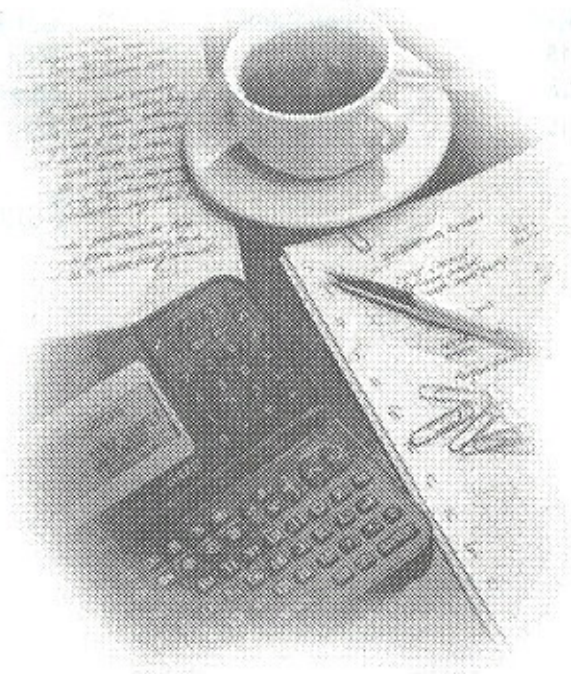
OCTOBER

NOVEMBER

DECEMBER

Total

\$35,562.83



LEADERSHIP BONUS

November Bonus Qualifiers

Jim Bianchi \$9,417.06	Keith Zabrocki \$2,227.18	Stefan Reynolds \$976.26	Jerald Muhammad \$752.61	Earnest Loveless \$324.08
Terry Sullivan \$6,418.82	Adam Kiss \$2,161.84	Don Wold \$959.65	Jean-Marc Louis \$746.72	Sarha Lundgren \$300.18
Lawrence Hauck \$5,172.18	Ryan Stenglein \$1,950.13	Kirk Kupsky \$900.56	Stephen Flecker \$584.07	Cal Thurlby \$288.02
Gregory Partee \$4,208.85	Jeffrey Purtell \$1,883.71	David Wang \$864.06	Sally Tapia-Osmun \$575.32	William Harris \$279.46
Theodore Pappas \$3,521.35	Jonathan Saluk \$1,752.24	Anthony Thomas \$848.55	Scott Georger \$565.61	Matthew Wolfanger \$275.18
Dustin Raaum \$3,094.54	Doreen Ryan-Foti \$1,538.90	Jeremy Long \$847.66	Robert Dunn \$559.94	Marlon Underwood \$273.06
Paul Rumbuc \$3,014.56	Dorian Oldham \$1,513.00	Philip Wiley \$838.39	Mary Ann Gaelic \$497.02	Brenden Determann \$262.69
Kevin Surles \$2,884.07	Marc Rosen \$1,318.95	Craig Nugara \$830.40	Gregory Siard \$494.59	Kevin Khadivian \$260.23
Fred Hadayia \$2,875.24	Cristina Simao \$1,292.22	Francisco Perez \$823.83	Michael Oromaner \$439.65	Hal Herman \$189.49
Erik Graham \$2,862.87	David Hamilton \$1,222.29	Anthony Owens \$808.74	Saeideh Ali Nessar \$368.84	Eric Tuttobene \$91.02
Bill Hayer \$2,799.18	Lee Conti \$1,138.89	Darren Miller \$803.32	Daniel Pavek \$335.93	
Bill Cook \$2,280.19	Jason Crain \$1,092.87	Nickolay Gusev \$788.08	Nestor Aramayo \$330.59	

Total **\$86,724.93**

RETENTION BONUS

QUALIFIER	AGENCY		QUALIFIER	AGENCY		QUALIFIER	AGENCY	
Karen McQuoid	Steve Friedlander	\$3,777.37	Abdulrazzaq Ahmed	Scott Smith	\$1,457.42	Maria Esposito	Steve Hartman	\$1,110.28
David Wang	Scott Smith	\$3,379.52	Krista Thieme	Steve Hartman	\$1,444.80	Darline Cadet	Giglione-Brister	\$1,092.42
Nadia King	Altig-Orlovic	\$3,373.71	Joey Kennedy	Rick Altig	\$1,439.65	Paramjit Sangha	Rick Altig	\$1,089.27
Carla Miller	John Akers	\$3,318.68	Joseph Larsen	Rick Altig	\$1,435.34	Farrah Klink	Marc Zipper	\$1,086.02
Brian Traboulay	Rick Altig	\$3,023.42	Donnie Frith	Matt Blumert	\$1,367.07	James Sak	Scott Smith	\$1,085.04
Timothy Cruise	Scott Smith	\$2,965.48	Marlon Underwood	Scott Smith	\$1,350.26	Rebecca Shandrow	Rick Altig	\$1,083.72
Scott Reramey	Eric Giglione	\$2,721.68	Maxine Moody	David Zophin	\$1,345.38	Emmanuelle Fantoli	David Cohen	\$1,077.59
Rudi Camenzind	David Cohen	\$2,682.23	Albert Breneman	Altig-Orlovic	\$1,345.32	Thomas Reddoch	Steven Greer	\$1,073.84
Jinzhou Zhao	Rick Altig	\$2,614.69	Kobina Sekyi	Joseph Manone	\$1,343.98	Richard Stahler	Eric Giglione	\$1,069.17
Mary Ann Gaelic	Steve Friedlander	\$2,613.26	Jason Caples	Durhon Oldham	\$1,342.95	Zeeshan Basit	Eric Giglione	\$1,062.96
Hurst Kopp	Nick Nitkowski	\$2,428.73	Kim Wilhelm	Rick Altig	\$1,337.64	Gary Greer	Rick Altig	\$1,059.87
Ramin Maghsoud	Vlad Basov	\$2,339.28	Timothy McCleskey	Rick Altig	\$1,331.16	Scott Zoll	Vic Hancock	\$1,056.63
Christopher Clark	Rick Altig	\$2,270.15	Noe Gonzales	Jatoft-Foti	\$1,326.72	Frank Bryant	Vic Hancock	\$1,050.69
Matthew Hogan	Durhon Oldham	\$2,224.95	Ruben Soberanes	Jatoft-Foti	\$1,320.04	Frank Sommers	Durhon Oldham	\$1,050.33
Yvonne Hernandez	David Cohen	\$2,214.43	Daniel Oberlander	Eric Giglione	\$1,318.95	Darren Wakefield	Geneser-Geneser	\$1,048.65
Robert Olson	Scott Smith	\$2,189.44	Dax Aurand	Geneser-Bitman	\$1,309.56	Upinder Bhinder	Rick Altig	\$1,046.76
Russell Morris	Marc Zipper	\$2,155.14	Howard Wilson	Steve Friedlander	\$1,304.16	Justin Miller	Altig-Orlovic	\$1,044.24
Rob Kohrmann	Geneser-Geneser	\$2,124.45	Merari Rodriguez	Giglione-Brister	\$1,292.22	Brian Quinn	Geneser-Geneser	\$1,035.00
Larry Lozano	Jatoft-Foti	\$2,114.99	Saran Singh	Rick Altig	\$1,287.39	Jahan Saffari	Rick Altig	\$1,032.75
Michael Stewart	Geneser-Geneser	\$2,083.05	Joshua Stacy	Durhon Oldham	\$1,283.37	Herman Libman	Chris La Fond	\$1,032.66
Scott Florin	Scott Smith	\$2,081.85	Corey Neff	Rick Altig	\$1,278.72	Clarence Daniels	Giglione-Brister	\$1,029.84
Hugo Rust	Jatoft-Foti	\$2,064.72	Kevin Haines	Ramin Kouladji	\$1,275.59	Wesley Hiter	Geneser-Bitman	\$1,012.02
Jennifer Baron	Tom Williams	\$2,048.22	Ronald Gurney	Durhon Oldham	\$1,265.80	Michael Kolasa	Matt Blumert	\$1,003.74
Peter Athas	Chris Wittenbach	\$2,004.08	Mack Bell	Allan Jennings	\$1,264.81	Michael Drake	Vic Hancock	\$1,003.41
Teresa Carlton	Geneser-Geneser	\$1,898.94	Preeti Sahgal	Joshua Chalom	\$1,262.91	Wladyslaw Marczynski	Scott Smith	\$1,002.78
Nanda Duraisami	Rick Altig	\$1,884.46	Gregory Siard	Durhon Oldham	\$1,260.31	Lawrence Tenamore	Scott Smith	\$991.69
Barrett Clayton	Vic Hancock	\$1,868.51	Chris Rose	Altig-Martyn	\$1,256.84	James England	Vic Hancock	\$965.09
William Hathorne	Scott Smith	\$1,847.43	Loren Cardwell	Marc Morton	\$1,255.62	David Thomas	Durhon Oldham	\$954.11
Kevin Appasamy	Rick Altig	\$1,846.66	Wes Elder	Steve Friedlander	\$1,250.20	Robert MacDonald	Durhon Oldham	\$946.64
Bret Fels	Eric Neal	\$1,839.56	Brett Maves	Rick Altig	\$1,248.87	Tobias Jenkins	Chris Wittenbach	\$946.45
Curt Snow	Jatoft-Foti	\$1,815.88	Rajeev Arora	Rick Altig	\$1,246.93	Earnest Loveless	David Cohen	\$936.41
Donald McMillan	Rick Altig	\$1,805.49	Robert Russo	Rick Altig	\$1,244.45	Dyan Gonzales	David Zophin	\$925.14
Ramona Cruz	Geneser-Geneser	\$1,785.18	John Latini	Eric Giglione	\$1,230.63	Daniel Connell	David Cohen	\$922.69
Jason Anderson	David Cohen	\$1,781.23	Stephen Perotti	Jatoft-Foti	\$1,230.29	Ben Carbonette	Rick Altig	\$921.94
Harpreet Gujral	Rick Altig	\$1,772.83	Susanne Munro	Durhon Oldham	\$1,227.74	Larry Wright	Dan Phillips	\$921.42
Michael Nowak	Durhon Oldham	\$1,753.29	Tommy Richardson	Robert Smith	\$1,222.29	Jay Siders	Mike Jones	\$916.96
Alfred Brenner	Jatoft-Foti	\$1,745.22	Mindy Guisewite	Matt Blumert	\$1,213.60	Rodney Mori	Rick Altig	\$913.35
Bradley Kincaid	Rick Altig	\$1,734.39	Lawrence Liggett	Durhon Oldham	\$1,212.75	Nichole Koleske	Gary Bleier	\$911.19
Pablo Pirela	Scott Smith	\$1,730.43	Larry Malitz	David Zophin	\$1,211.60	David Galbreath	Steve Friedlander	\$910.42
James Larkin	Eric Giglione	\$1,726.45	Lance Brown	David Cohen	\$1,207.52	Philip Decarlo	Eric Giglione	\$908.67
Kobie Samuels	Scott Smith	\$1,710.20	Ronald Kastner	Durhon Oldham	\$1,205.27	Mina Eskandar	Eric Giglione	\$901.11
Edward Johnson	Marc Zipper	\$1,702.17	Benjamin Mancillas	Joseph Manone	\$1,204.72	Mcgruder Beall	Altig-Orlovic	\$901.05
Jefferson Yupiter	Rick Altig	\$1,681.22	Madlyn Woodyard	David Cohen	\$1,204.52	Jahanzeb Zafar	Joshua Chalom	\$889.65
David Faraway	Rick Altig	\$1,674.90	David Zach	Steven Greer	\$1,198.83	Christoph Cummings	Rick Mansfield	\$880.94
Eric Renteria	Bill Jennings	\$1,628.82	Ronald Friedlander	Eric Giglione	\$1,198.58	Terra Frye	Rick Altig	\$876.60
Arthur Westergren	Tom Williams	\$1,627.38	Mark Bleier	Gary Bleier	\$1,196.59	Erin Ziegler	Rick Altig	\$873.42
Douglas Bauknecht	Rick Altig	\$1,595.89	Edward Kirschenbaum	Eric Giglione	\$1,195.73	Roger Tasaka	Rick Altig	\$869.88
Jenny Yenser	Geneser-Geneser	\$1,591.62	Paul Allonce	Eric Giglione	\$1,191.69	Martin Waynick	Geneser-Geneser	\$866.22
Joseph Moore	Marc Zipper	\$1,585.65	Marcus Bautista	Giglione-Brister	\$1,187.32	Abdelhadi Badreddine	Rick Altig	\$863.70
Garrett Marrero	Jatoft-Foti	\$1,567.22	Lorena Barriere	David Cohen	\$1,186.13	John Hard	Vic Hancock	\$861.95
Vicki Crawford	Steve Friedlander	\$1,534.53	Clint Ogasawara	Rick Altig	\$1,179.20	Richard Miller	Tom Williams	\$859.53
Matthew Wolfanger	Durhon Oldham	\$1,514.75	James Schneider	Scott Smith	\$1,178.95	Jillian Lawrie	Rick Altig	\$857.70
Robert Ulreich	Jatoft-Foti	\$1,502.22	Robert Dunn	Marc Morton	\$1,167.61	Karlton Roberts	Eric Giglione	\$856.01
Melissa Luikart	Marc Morton	\$1,464.94	Roland Cheney	Altig-Martyn	\$1,148.38	Mike Defazio	Altig-Orlovic	\$852.78
Hal Herman	Durhon Oldham	\$1,462.99	Bhuvan Sawhney	Rick Altig	\$1,136.67	Joyce Dacklin	Rick Altig	\$852.18
Alex Bluhm	Jatoft-Foti	\$1,458.39	Christopher Fave	Durhon Oldham	\$1,124.92	Benjamin Foti	Jatoft-Foti	\$842.79

RETENTION BONUS

QUALIFIER	AGENCY	AMOUNT	QUALIFIER	AGENCY	AMOUNT	QUALIFIER	AGENCY	AMOUNT
Blaine Golden	David Cohen	\$842.61	Allan Crystal	Scott Smith	\$621.57	Brett McKay	Altig-Orlovic	\$352.11
Ronald Marx	David Cohen	\$838.18	Rebecca Dunwoodie	David Zophin	\$618.26	David Masse	Rick Altig	\$351.21
Max Greenlee	Tom Williams	\$836.28	Amanda Mlinaz	Marc Zipper	\$616.03	Thomas Giaimo	Eric Giglione	\$349.89
Max Quasem	David Cohen	\$832.29	Lora Lee	Ali Shahrak	\$614.82	Patrick Luem	Geneser-Geneser	\$349.62
Melissa Yagasky	Rick Altig	\$831.69	Raymond Oriol	Eric Giglione	\$612.84	Carol Brunjes	Rick Mansfield	\$349.59
Wai-Ming Wong	David Cohen	\$827.49	Allen Trebelhorn	Rick Altig	\$612.12	Donald Fletcher	Durhon Oldham	\$348.45
Monique Love	Altig-Martyn	\$821.34	Russell Lewis	Durhon Oldham	\$610.74	Amit Dmingra	Jatoft-Foti	\$346.32
Elizabeth Hodgson	Joshua Chalom	\$810.73	Gavin Scott	Rick Altig	\$608.94	Salvador Luna	Furer-Whittinghill	\$345.33
Peter Highberg	Chris La Fond	\$809.38	Michael Allen	Rick Mansfield	\$608.85	Kenny Murray	Rick Altig	\$345.24
Kevin Leonard	Scott Smith	\$800.95	James Stallings	Vlad Basov	\$607.56	Vanessa Kanaan	Ramin Kouladji	\$344.85
Volodym Derevyanyy	Rick Altig	\$785.28	Scott Campbell	Durhon Oldham	\$605.37	Casey Dobbins	Geneser-Bitman	\$344.64
Tung Truong	Vlad Basov	\$723.36	Godley Varghese	Eric Giglione	\$604.14	Lawrence Turk	Eric Giglione	\$344.49
Maurice Bailey	David Zophin	\$696.60	Jebadiah Kilmer	Durhon Oldham	\$600.63	David Beskid	Durhon Oldham	\$344.28
Sarah Kocinski	Geneser-Geneser	\$694.65	Eugene Kim	Vlad Basov	\$598.29	Bedis Kilani	Rick Altig	\$343.08
Scott Desanti	Rick Altig	\$693.78	Matthew Melhorn	Durhon Oldham	\$594.66	Robert Ward	Geneser-Bitman	\$342.36
Roy Tellman	Rick Altig	\$688.32	Vince Wedelstedt	Bill Jennings	\$593.07			
Bruce Wehner	Durhon Oldham	\$686.07	Cahlynn Slydell	Tom Williams	\$592.77			
Abraham Fominoff	Rick Altig	\$685.62	Randolph Souliers	Altig-Martyn	\$592.59			
Governor Hendley	Eric Giglione	\$682.86	Eric Wayne	Rick Altig	\$592.53			
Daniel Degagne	Rick Altig	\$677.28	Georgina Crane	Eric Giglione	\$591.99			
Robert Weir	Durhon Oldham	\$673.77	Joseph Monahan	Joseph Manone	\$589.08			
Christian Lodde	Allan Jennings	\$672.36	Robert Levin	Scott Smith	\$588.51			
Peter Baione	Eric Giglione	\$672.09	Selena Thammasen	Jatoft-Foti	\$587.73			
Kimmoy Lewis	Marc Zipper	\$670.17	Robert Cosgrove	Marc Zipper	\$587.43			
Daniel Ribaud	Eric Giglione	\$670.17	David Penick	Geneser-Geneser	\$587.13			
Richard Koschatzky	Marc Zipper	\$666.81	Michael Linder	Genser-Morton	\$586.68			
Sammar Miquel	Jatoft-Foti	\$663.69	Crystal Valentine	Steve Hartman	\$585.96			
Bridget Rose	Geneser-Bitman	\$660.39	John Tannock	Joshua Chalom	\$584.61			
David Fagoaga	Bill Jennings	\$653.85	Ken Mahabir	Joshua Chalom	\$583.62			
Joshua Sieler	Altig-Orlovic	\$651.48	Nelson Gani	Rick Altig	\$580.26			
Samson Adelufosi	Eric Giglione	\$650.55	Anthony Ghetian	Durhon Oldham	\$578.82			
Steven Strong	Williams-Zipper	\$649.38	Mervyn Pacheco	Vlad Basov	\$577.92			
Avrom Gossack	Joshua Chalom	\$649.38	William Burbank	Durhon Oldham	\$577.86			
Aaron Dillon	David Zophin	\$647.64	Benjamin Vanfossen	Scott Smith	\$480.42			
Shoaib Abbasi	Rick Altig	\$645.57	Robert Rife	Vic Hancock	\$467.64			
Carey Vance	Marc Morton	\$645.18	Travis Vandenberghe	Rick Altig	\$461.26			
Tara Dickenson	Rick Altig	\$644.31	David Alphonso	Nick Nitkowski	\$457.19			
Eric Corsen	Altig-Orlovic	\$643.92	Jeremy Long	Geneser-Geneser	\$398.92			
Bridget Bullock	Durhon Oldham	\$643.68	Nichole Mundth	Joseph Manone	\$366.33			
Robert Bersok	Scott Smith	\$643.50	Brian Nguyen	Jatoft-Foti	\$365.88			
Thomas Hall	Ali Shahrak	\$642.48	Joseph Stapleton	Eric Giglione	\$365.01			
Rosalie Zwicker	Joseph Manone	\$642.48	Hadi Ahmadi	Rick Altig	\$363.09			
Kelly McCombes	Marc Zipper	\$641.82	Angus Turner	Rick Altig	\$362.46			
William Purvis	Geneser-Geneser	\$640.95	Jonathan Vernon	Rick Altig	\$362.28			
Louis Costa	Eric Giglione	\$639.66	Jean-Marc Louis	Eric Giglione	\$361.20			
Dale Dionesotes	Scott Smith	\$633.63	Clinton Brown	James Surace	\$361.02			
Karen Stockwell	Steve Hartman	\$632.85	Gregory Gerard	Eric Giglione	\$359.67			
Rami Kammoun	Rick Altig	\$632.73	Corey Boutte	Nick Nitkowski	\$359.58			
Rebecca Dubreuil	Geneser-Bitman	\$631.41	Steve Ludwig	Geneser-Geneser	\$359.52			
Jay Lupejkis	Steve Hartman	\$630.87	Michael Costantino	Durhon Oldham	\$359.10			
Margaret Rutledge	Scott Smith	\$628.29	Jason Mayer	Furer-Whittinghill	\$357.90			
Lloyd Phipps	Williams-Williams	\$627.48	Michael Hudson	Durhon Oldham	\$357.45			
William Ellis	Durhon Oldham	\$627.36	Elmer Cagle	Geneser-Bitman	\$355.80			
Matthew Mika	Williams-Zipper	\$622.26	James Love	Marc Zipper	\$354.84			
Vernelle Unrau	Rick Altig	\$622.20	Jessica Degroot	Rick Altig	\$353.97			
John Riley	Geneser-Geneser	\$621.60	Paul Ratliff	Jatoft-Foti	\$352.14			

Total Bonus Paid Out
\$308,306.54